

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Patricia Jane McPherson

S.S. No.: xxx-xx-7052

Mailing Address: 285 Harper Road, Hillsborough, NC 27278-

Case No. 11-81337

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 17, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/5/11
 Lastname-SS#: McPherson-7052

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Sprint Wireless		Cell Phone
Orange Co. Tax Coll.		285 Harper Road
Greenville Co. Tax Coll		50 Belle Meade Ct.

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Royal Floridian	Timeshare
Elington at Wachesaw	Timeshare

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Beneficial	1	\$2,248	**
			**
Wells Fargo	33	\$1,876	**
Wells Fargo	33	\$2,006	**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Beneficial	1	\$472	N/A	n/a	\$472.00	land and portion of house
Wells Fargo	33	\$264	N/A	n/a	\$264.00	Inheritance House/Land
Wells Fargo	33	\$161	N/A	n/a	\$161.00	Inheritance House/Land

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Beneficial 2nd			5.00			land and portion of house
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int.%	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
	DMI= None(\$0)	\$19,522

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,453 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 4.06 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Greenville County Tax Office
Suite 700
301 University Ridge
Greenville, SC 29601

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

500 Fast Cash **
418 G St SE
Miami, OK 74354-8210

HSBC BANK NV **
Post Office Box 98701
Las Vegas, NV 89193-8701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Anazasi
c/o CWB Services, LLC
PO Box 411056
Kansas City, MO 64141

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial
Attn: Managing Agent
Post Office Box 3425
Buffalo, NY 14240-9733

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Capital One *****
Post Office Box 30285
Salt Lake City, UT 84130-0285

Main Street Corp
3950 Johns Creek Court
Suwanee, GA 30024

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Nationwide Payday Loan
2207 Concord Pike #606
Wilmington, DE 19803

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Ellington at Wachesaw Plantation
911 Riverwood Road
Murrells Inlet, SC 29576

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

EZ Payday Cash
4760 South Highland Drive Suite 654
Salt Lake City, UT 84117

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Frontline Asset Strategies, LLC
1935 West County Road B2
Suite 425
Roseville, MN 55113-2797

One Main Financial*
300 Saint Paul Place
Baltimore, MD 21202

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Orange County Tax Collector
222 S. Churton Street
Hillsborough, NC 27278

Royal Floridian South by Spinnaker, LLC
PO Box 6899
Hilton Head Island, SC 29938

United Cash Loans
3531 P. Street NW
Post Office Box 111
Miami, OK 74355

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo Home Mortgage
Attn: Managing Agent
PO Box 4233
Portland, OR 97208